From: Frederic Schilling [mailto:ricschilling@comcast.net]

Sent: Friday, September 18, 2015 3:37 PM

To: EBSA, E-ORI - EBSA

Subject: STOP the Fiduciary Rule

I am an financial representative and licensed in multiple states to conduct insurance to over 500 clients. I am series 6 licensed so this rule will not effect my business. However this is simply another attempt of building more government control of our lives. Big government ends up costing money and putting more middle class America at a financial disadvantage.

The insurance industry is already highly regulated and has had by far a better track record of integrity than any other financial industry.

This is simply a move by the liberal administration to build more government control and more government jobs.

In God We Trust,

Frederic H. Schilling President



www.seniorguardian.com

Ph# 888-891-3381 Fax # 904 371-1262

10151 Deerwood Pk Blvd Bld 200, Suite 250 Jacksonville FL 32256

CONFIDENTIALITY NOTICE: This email (and attachments, if any) is intended only for the use of the individual or entity to which it is addressed and may contain information that is privileged, confidential and exempt from disclosure under applicable law. If you are not the intended recipient, you are hereby notified that any dissemination, distribution, copying or use of this communication is strictly prohibited. If you have received this email (and attachments, if any) in error, please notify us immediately by reply email and delete. Thank you.

TAX ADVICE DISCLOSURE: Pursuant to the requirements of the Internal Revenue Service Circular 230, we advise you that any federal tax advice contained in this communication (including any attachments) is not intended or written to be used, and cannot be used, for the purpose of (1) avoiding penalties that may be imposed under the Internal Revenue Code or (2) promoting, marketing or recommending to another party any transaction or matter addressed in this communication.

This information is not intended to be tax or legal advice. Contact your tax or legal counsel regarding these matters. Securities offered though Center Street,Inc (CSS), a registered Broker-Dealer and member of FINRA/SIPC. Senior Guardians of America is independent of CSS